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WOMEN'S ENTREPRENEURSHIP IN RURAL AREAS IN TURKEY¹

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Abstract

The development of a country can be realized by bringing together many factors such as economy, education, health and justice and executing these factors in the best way. The effective implementation of these factors primarily depends on the equal rights of men and women living in the society. For this reason, the increase in the labor force participation rate of women living in approximately half of Turkey's population, will also contribute to Turkey's development. Because the more women's employment in a country increases, the higher the development level of that country will be. In addition, for the development of countries, the differences between urban and rural areas should be minimized. When Turkey's demographic and economic structure is examined, it is seen that agricultural activities make a great contribution to the country's economy. In order to ensure rural development in Turkey, it is necessary to develop and support women's

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entrepreneurship. Entrepreneurial activities of the female population, who are among the disadvantaged groups especially in rural areas, will make a great contribution to the country's economy. For this reason, in this study, the current situation of women entrepreneurs operating in rural areas, the problems they encounter and solution proposals will be emphasized.

Keywords: Women Entrepreneurship, Rural Development, Rural Entrepreneurship, Agricultural Entrepreneurship.

INTRODUCTION

Throughout history, except for extraordinary situations such as war, famine, and epidemics, the male and female populations of the world have been equal to each other. Even after these extraordinary conditions, nature has balanced itself and made the ratio of the male and female population always close to each other. Because naturally, both sexes are needed for the continuation of humanity. Acting with this awareness, societies that give equal rights to men and women have also developed.

Today, it is observed that societies that realize economic growth and development in the world attach great importance to entrepreneurship. In a study conducted by the Global Entrepreneurship Network (GEN) among 29 countries, it was revealed that the economic growth of the countries that value and implement entrepreneurship is positively affected (Albayrak, 2022).

The rate of female employment in Turkey is around 32% of the total workforce (TURKSTAT, 2021). According to the results of the Address Based Population Registration System (ABPRS); Considering that in 2021, the female population is 42 million 252 thousand 172 people and the male population is 42 million 428 thousand 101 people, it is clear that almost half of the population is women. However, more than half of the workforce is made up of men. In this case, it shows us that Turkey should increase the female employment rate for its growth and development. The fact that women living in rural areas are among the disadvantaged groups has made women entrepreneurship in rural areas even more important.

Cooperatives are of great importance for women's entrepreneurship, women's employment and rural development. Cooperatives are important economic development tools in terms of solving poverty and increasing employment in the world. The disadvantaged group most affected by poverty

and unemployment is women. Women are trying to overcome this situation with women's cooperatives (Ozdemir and Yilmaz, 2010).

Entrepreneurship in Turkey is affected by many factors such as awareness, education level, social structure, urban and rural differences (Soysal, 2013). Considering women's entrepreneurship, these factors are affected more with the inclusion of gender difference (Arikan, 2008). When it comes to women's entrepreneurship in rural areas, these obstacles stand out even more intensely. The European Union and other developed countries have aimed to eliminate this negative situation by developing policies related to women's entrepreneurship and rural development. The rate of women entrepreneurship has increased with similar policies in Turkey's adaptation process to the European Union. According to the Organization for Economic Cooperation and Development (OECD), women's employment participation rate in Turkey is in the last place among the member countries. While it is 77% in Iceland, 73% in Germany and 59% in the OECD average, this rate is only around 29% in Turkey (OECD, 2021).

In addition to supplying the food needs of societies, the agricultural sector is also the basic requirement of sectors such as industry and tourism. For this reason, in order to realize economic growth and development, the labor force participation rate and welfare level of the population living in rural areas should increase. Rural development is an important issue that needs to be emphasized in order for economic growth and development to take place in Turkey. In rural development, women's entrepreneurship is an issue that needs to be examined separately. Therefore, in this study, it is aimed to evaluate the current situation of women entrepreneurs living in rural areas, to determine the problems they experience and to offer solutions. In order to better understand the subject, first of all, the concept and scope of rural areas in Turkey and the concept of entrepreneurship will be discussed.

THE CONCEPT AND SCOPE OF RURAL AREA IN TURKEY

The Turkish Language Institution defines the rural area as “the place where the production activities are based on agriculture, where agriculture and animal husbandry is intense, where the rural population lives and works”. Another definition of rural area is the regions where the market mechanism that combines production and consumption has not been developed, and the production is made to meet the needs of individuals to a large extent (Tolunay and Akyol, 2006). A different definition is the places where production activities are carried out using natural resources, social life is shaped according to traditions and customs, and technological and cultural innovations take place more slowly and therefore later (Tekeli, 2016).

According to the OECD, places with a population density of less than 150 people per square kilometer are defined as rural areas (Soysal, 2013).

According to the 2021 TURKSTAT data, the total population of Turkey is 84 million 680 thousand 273 people. While 78 908 631 of these people live in cities, 5 771 642 live in towns and villages defined as rural areas. According to these data, the ratio of people living in rural areas to the total population is around 6.8%. Table 1 shows the rural and urban population and the percentages of change between 2011-2021. The reason for the rapid decrease in the rural population in 2013 compared to the previous year is the transformation of villages into neighborhoods connected to cities with the metropolitan law enacted. When the table is examined, it is seen that the rural population has decreased over the years. The main reasons for this are the widespread mechanization in agriculture, the decrease in agricultural employment and the decrease in the income obtained from the agricultural sector due to the increase in production costs.

Table 1. Numerical and Percentage Distribution of Turkey's Rural and Urban Population Between 2011-2021

Years	Rural	City	Rural (%)	City (%)
2011	17338563	57385706	23,2	76,8
2012	17178953	58448431	22,7	77,2
2013	6633451	70034413	8,7	91,3
2014	6409722	71286182	8,2	91,8
2015	6217919	72523134	7,9	92,1
2016	6143123	73671748	7,7	92,3
2017	6049393	74761132	7,5	92,5
2018	5115275	76808607	6,2	93,8
2019	6003717	77151280	7,2	92,8
2020	5878321	77736041	7,0	93,0
2021	5771642	78908631	6,8	93,2

Source: TURKSTAT, (2021). For land under permanent meadows and pastures 2001 General Agricultural Censuses, for other Ministry of Agriculture and Forestry

The most distinctive feature of rural areas is that their economy is based on agriculture. The total agricultural area of Turkey is 38 089 thousand hectares. Approximately 14 600 thousand hectares of the total agricultural area consists of meadow and pasture areas (TURKSTAT, 2022). Due to Turkey's geographical location, the agricultural production pattern is quite

wide. Being surrounded by the sea on three sides also allows fishing activities to be carried out.

Turkey's total Gross Domestic Product (at buyers' prices) is 1 538 578 051 thousand TRY in 2021 (TURKSTAT, 2022). There are various branches of economic activity in the gross domestic product. The share of agriculture, forestry and fisheries in Gross Domestic Product is 95 619 830 thousand TRY. The largest share belongs to the service sector with 357 112 850 thousand TRY. Figure 1. It shows the distribution of Turkey's Gross Domestic Product by sectors.

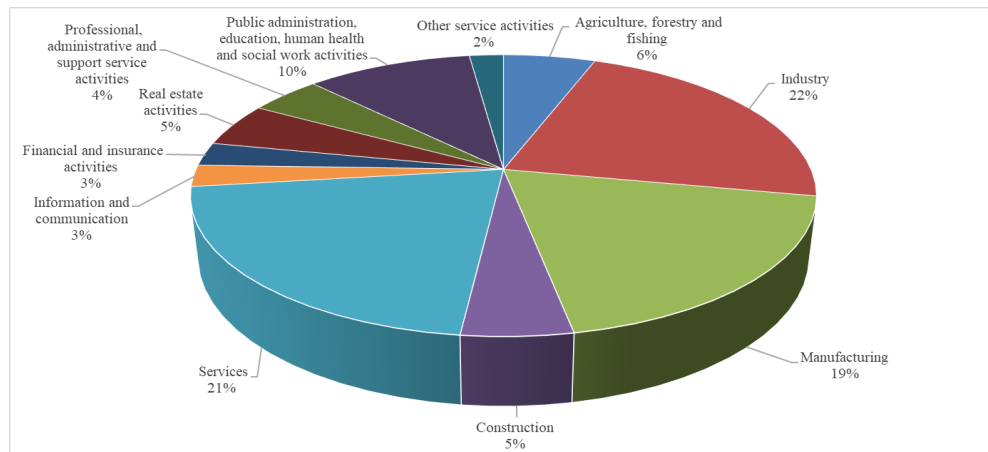


Figure 1. Distribution of Turkey's Gross Domestic Product by Sector

Source: TURKSTAT, (2021). Labour Force Statistics.

In the Household Labor Force Survey of TURKSTAT, new regulations have been introduced in order to comply with the decisions of the 19th Conference of Labor Statisticians (ICLS) of the International Labor Organization (ILO) and the relevant EU regulation, simultaneously with the European Union (EU) countries as of 2021. With the arrangements made, it has been determined that the employment rate in Turkey is 45% and the unemployment rate is 12%. Figure 2 shows the number of people employed by economic activity and gender in 2020 and 2021. When the data are examined, it is seen that female employment is quite low among all sectors. The reason why women's employment in the agricultural sector lags behind men is the informal employment of women as family workers. From this

point of view, while the number of people working in the agricultural sector increased in the previous year, the rate of increase was much lower than in other sectors.

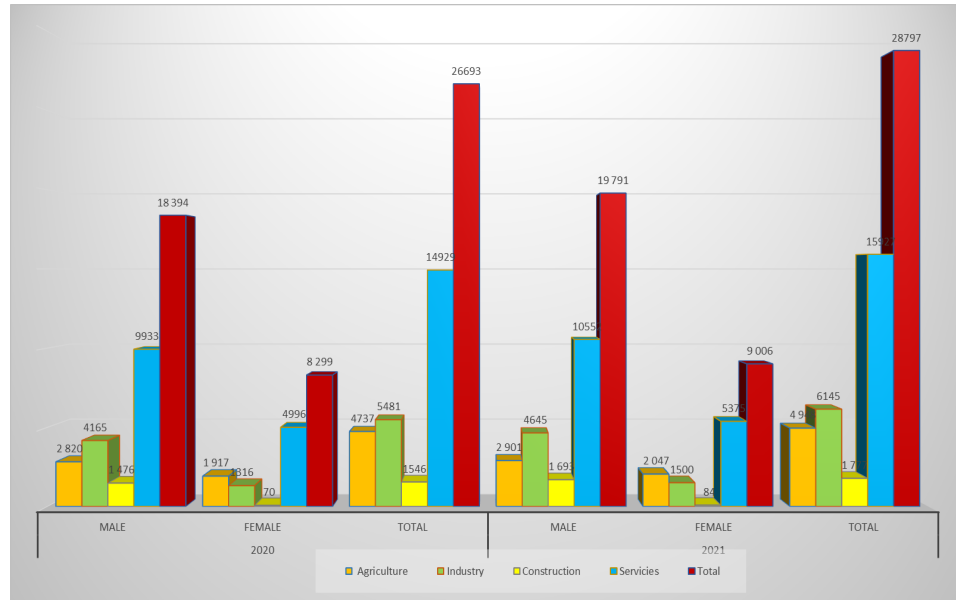


Figure 1. Distribution of Turkey's Gross Domestic Product by Sector
Source: TURKSTAT, (2022). TurkStat, Quarterly Gross Domestic Product, Quarter I: January-March,

In order for the development in rural areas to be sustainable, first of all, agricultural policies should be formed correctly and development plans should be made more functional. While planning, it should not be forgotten that the effective and efficient use of natural resources is also necessary for sustainability.

ENTREPRENEURSHIP AND WOMEN ENTREPRENEURSHIP

An entrepreneur is a person who is the owner or operator of a business, can take risks by discovering new products and production methods with innovative ideas, and contributes to the establishment of supply and demand balance by following the market well (Tyson et al., 1994). Although entrepreneurship is defined in different ways in terms of sectors, it is possible to make a general definition. It is an activity process carried out by people who can create value, are profit-oriented, find new ideas and take

risks while implementing these ideas, establish and grow a new business, and market the products they produce (Bird, 1989; Jhonson, 2001; Zhao, 2005).

Basically, entrepreneurship can be grouped under four main headings. These are social entrepreneurship, digital entrepreneurship, senior entrepreneurship and women's entrepreneurship (Dibek, 2022). Women's entrepreneurship keeps the economy alive in developed societies. It ensures the economic and social emancipation of women in developing societies. It also contributes to the economic growth and development of developing countries.

Social and cultural differences between the genders in society have led to the emergence of the concept of female entrepreneurship (Bingol, 2014). Some studies have revealed that male and female entrepreneurs have fundamentally common characteristics. However, in the comparative study of the characteristics of female and male entrepreneurs conducted by Shmailan in 2016, the different characteristics are listed as follows.

1. They make decisions more difficult than men, they work quality-oriented, they are more conservative against financial risks, they focus on establishing good relations with employees, they operate more in the retail and service sector.
2. They avoid failure more than men, they want more social support when starting a business, they want to have more detailed information about the sector.
3. They are more positive and cautious in terms of motivation.
4. They engage in entrepreneurial activity by taking less capital and less debt.
5. They are intuitive thinkers. Communication skills are stronger. They are more careful and restrained in business growth.
6. They form a smaller circle and this circle usually consists of family and friends.

Through entrepreneurship, women can discover their talents and potential. These women make significant contributions to the development of the regional, national and global economy. Women become entrepreneurs for different reasons. Desire to start a business, earning economic income, social status, contributing to the family budget are some of them. In addition, high school graduate or higher education level women who cannot find a job may prefer to be an entrepreneur in order to integrate into economic and social life (Yilmaz et al., 2012).

One of the main reasons pushing women to become entrepreneurs in Turkey is the effort to reduce the negative effects of macroeconomic conditions on household income. It has been determined that women engage

in entrepreneurship in order to contribute to their families, provided that they adhere strictly to their feminine roles (Yilmaz et al., 2010).

WOMEN'S ENTREPRENEURSHIP IN RURAL AREAS IN TURKEY

Women and children living in rural areas in Turkey are in the disadvantaged group. Therefore, women and children are important groups, especially in sustainable rural development. Research on sustainable rural development has revealed that women's entrepreneurship primarily increases the social and economic well-being of these disadvantaged groups (Bakay et al., 2020).

Women's entrepreneurship has emerged in different ways in different parts of the world according to regions. The reasons for the emergence of women's entrepreneurship in rural areas in Turkey can be listed as earning additional income, contributing to meeting the school needs of children, insufficient education to find a job, and loyalty to their regions (Orhan and Scott, 2001; Aslan and Atabey, 2007; Soysal, 2010).

In rural areas, women mostly work in the agricultural sector. According to 2021 TURSTAT data, the situation of women working in the agricultural sector is given in Figure 4.1. According to the data, the number of paid and salaried women is 196 thousand, the number of employers and self-employed women is 186 thousand and the number of women working as unpaid family workers is 1535 thousand. The fact that women have many workloads in rural areas, such as housework, cooking, childcare, winter food preparation, other than agricultural activities, causes women to get tired more than men. However, women in rural areas have almost no say in decision-making processes (Ozyilmaz, 2016).

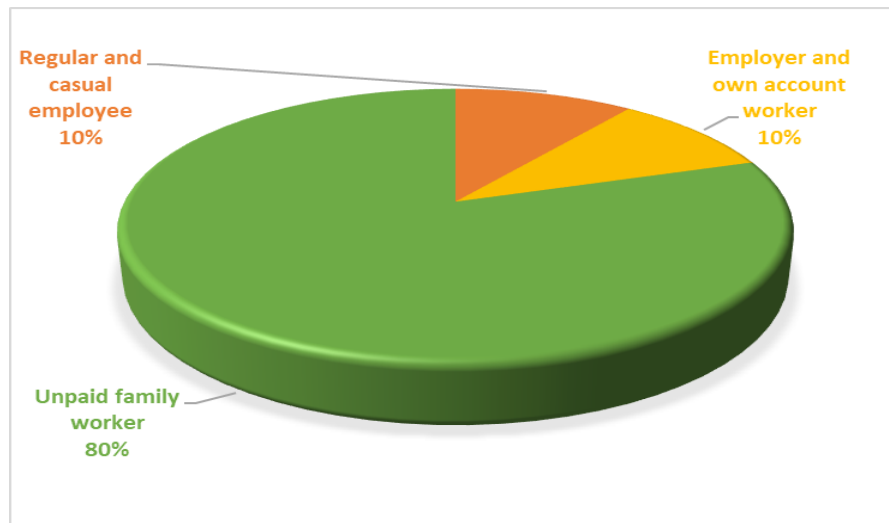


Figure 3. Female employment in agriculture sector by employment status

TURKSTAT, (2021). Agricultural Structure (Production, Price, Value) Publication

Most of the women work as unpaid family workers as the agricultural business structure in Turkey is generally small family business. However, with the introduction of organizations supporting women entrepreneurs and the internet into all areas of life, women's entrepreneurship has started to increase in rural areas in recent years. Especially with the existence of social media, women have started to find more place for themselves in economic life (Bayrakci and Kose, 2019). In addition, while social media encourages rural women entrepreneurs, it also enables them to reach distant places and market their products (Kusay, 2017).

Turkish Women Entrepreneurs Association (KAGIDER) is one of the leading organizations supporting women entrepreneurs in Turkey. KAGIDER, a non-governmental organization aiming to empower women through entrepreneurship, carries out many projects and activities to strengthen women's position in economic and social life. It also contributes to sustainable rural development by supporting women living in rural areas with the Women Entrepreneurs Development and Acceleration Program in Agriculture (KAGIDER, 2022). Another organization that supports women entrepreneurs in Turkey is the Foundation for the Evaluation of Women's Work (KEDV). This foundation creates employment opportunities suitable for women's knowledge and skills through economic empowerment

programs, vocational training, consultancy and marketing services. In addition to supporting women who are entrepreneurs on their own, it also helps to establish cooperatives (Adman and Bulut, 2007). Small and Medium-Sized Industry Development and Support Administration (KOSGEB) creates employment opportunities for women entrepreneurs by providing grant support and vocational training on machinery, equipment and office expenses, especially to women and disabled entrepreneurs living in rural areas (Cansiz, 2008).

Another important organization that supports women's entrepreneurship in Turkey is Rural Development Agencies. It has a total of 26 agencies in different regions of Turkey. These organizations have two main objectives: to increase competitiveness in agriculture and food sector and to diversify economic activities in rural areas. In line with these purposes, it provides both consultancy services and incentives to many projects (Anonymous, 2022).

As a result of environmental problems, effective use of natural resources and sustainable environmental conditions have become even more important issues today. Therefore, there is a need for eco-friendly economic activities. Activities such as rural tourism, eco-tourism and agricultural tourism are also opportunities for women's entrepreneurship in rural development. In addition, these activities are nature friendly. Entrepreneur women find the opportunity to meet people from different cultures while increasing their welfare level by earning income economically (Pezikoglu, 2012). Agritourism, in particular, provides a positive experience for both hosts and visitors as it provides tourists with the opportunity to work on the farm (Holland et al., 2003).

PROBLEMS FACED BY FEMALE ENTREPRENEURSHIP IN THE RURAL AREA

One of the most fundamental problems faced by women entrepreneurs operating in rural areas is gender-based problems. The most obvious problems are the traditional family structure and the inability of women to have a say in the management processes, especially in rural areas. In addition, the division of business lines into men's and women's jobs is among the important problems faced by women entrepreneurs both in rural areas and in cities (Bakay et al., 2020; Adinolfi et al., 2020).

Most of the problems faced by women entrepreneurs in rural areas stem from their aversion to risk, especially their inexperience in sales and marketing, and the difficulties they encounter while providing financial resources (Mehta and Mehta, 2011).

Another problem faced by rural women while carrying out their entrepreneurial activities is the lack of education. Especially in rural areas, women do not have the same right to education as men. Their self-confidence is not high due to the lack of education (Ozar, 2005). In addition, they have difficulty in keeping up with technological innovations due to lack of education. This situation causes them to lag behind development and change. If technological innovations are followed, it can contribute to rural initiatives (Anoteli et al., 2020).

Women entrepreneurs need financing to bring their business ideas to life. Women entrepreneurs in rural areas cannot provide collateral to financial institutions and often do not have capital. In general, they do not know the legal regulations. They are not brave enough to bring the idea of entrepreneurship to life by solving the financing problem. In this case, it appears as a problem in the process of carrying out entrepreneurial activities (Yilmaz et al., 2019).

Although rural tourism is an opportunity as a rural entrepreneurship activity, it also brings some problems. Incoming tourists teach many new ideas to women entrepreneurs, but they can also cause cultural degeneration and deterioration of the rural fabric. In addition, some of the daily tourists may cause the deterioration of the optimum use of natural resources. On the other hand, since these people do not stay, it can cause the profits of entrepreneurs to decrease significantly (Pezikoglu, 2012).

Another problem that women face in rural entrepreneurship activities is that women take care of children. For this reason, they cannot spare enough time for entrepreneurial activities (Albayrak, 2022). In addition, the fact that all the workload belongs to women, especially in the Black Sea Region and some other rural areas in Turkey, causes women to not find enough time for entrepreneurial activities.

The high number of unregistered women working in the agricultural sector, especially in rural areas, brings with it the fact that women do not have social security. Women without social security also have to live in the shadow of a man.

Being able to market the products produced is another problem for women entrepreneurs. Logistic channels, one of the marketing components, are not sufficiently developed in rural areas. For this reason, women are afraid of not being able to sell the products they produce.

CONCLUSION

In order to develop women's entrepreneurship in rural areas, women and men should have equal education rights. Well-educated women can easily

carry out their entrepreneurial activities. With a good education, they can easily solve their financial problems. For this reason, it would be a correct approach to focus on trainings such as entrepreneurship training for women while making rural development plans.

Well-educated men can take more responsibility for household chores and child care. For this reason, emphasis should be given to education for the male population. Thus, women's employment will be increased by allocating more time to entrepreneurship activities. In addition, gender equality will be ensured in social life.

Financial problems are one of the biggest obstacles to women's entrepreneurship. The current situation of institutions that solve the financing problem should be evaluated, deficiencies, if any, should be eliminated and more financial support should be given to women living in rural areas. In this way, the employment level in rural areas will also increase.

Increasing entrepreneurial activities in rural areas will increase the welfare level of both individuals and the region. For this reason, activities such as eco-tourism, rural tourism and agricultural tourism need to be planned better. In order for women entrepreneurs to reach more people, platforms should be created where they can use social media effectively.

It should not be overlooked that the highest number of unregistered workers is in the agricultural sector while creating agricultural policies. For this reason, a new premium payment system should be arranged for women working in the agricultural sector in rural areas. Thus, the number of women in rural areas who have no security for their future will decrease.

The products produced as a result of rural women's entrepreneurship should be easily marketed. Therefore, a good logistics network is required. The increase of women's cooperatives will enable them to increase their production volumes and eliminate marketing problems.

Increasing women's employment in rural areas will ensure that future generations are raised with the right consciousness. Thus, many social problems will be solved. Therefore, governments should increase regulations and practices to increase women's entrepreneurship in rural areas.

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